

BROADWAY FEDERAL BANK FSB

	CPP Disbursement Date 11/14/2008	Cert 30306	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$522	\$484	-7.2%		
Loans	\$470	\$428	-8.8%		
Construction & development	\$5	\$5	-2.4%		
Closed-end 1-4 family residential	\$90	\$82	-8.6%		
Home equity	\$1	\$1	-3.7%		
Credit card	\$0	\$0			
Other consumer	\$4	\$2	-49.5%		
Commercial & Industrial	\$22	\$11	-48.4%		
Commercial real estate	\$197	\$182	-7.7%		
Unused commitments	\$16	\$10	-39.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$30	\$22	-26.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$7	\$8	10.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$484	\$441	-8.8%		
Deposits	\$390	\$350	-10.2%		
Total other borrowings	\$92	\$87	-5.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$39	\$43	12.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	8.8%	--		
Tier 1 risk based capital ratio	9.7%	11.8%	--		
Total risk based capital ratio	11.0%	13.0%	--		
Return on equity ¹	-46.1%	3.6%	--		
Return on assets ¹	-3.4%	0.3%	--		
Net interest margin ¹	4.1%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	35.5%	39.7%	--		
Loss provision to net charge-offs (qtr)	251.9%	117.7%	--		
Net charge-offs to average loans and leases ¹	3.8%	1.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	6.2%	0.0%	0.0%	--
Closed-end 1-4 family residential	4.5%	7.2%	0.8%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	47.0%	93.1%	8.2%	40.4%	--
Commercial & Industrial	25.2%	25.1%	6.3%	-0.5%	--
Commercial real estate	8.5%	14.5%	1.0%	0.2%	--
Total loans	6.3%	9.2%	0.9%	0.4%	--